



## FEDERAL EDUCATION BENEFITS

GI Bill (Ch.1606): Up to \$392/month (full-time student rate). GI Bill Kicker also available (additional \$350/month, total \$734 paid directly to you); see Incentives on page 2!

GI Bill (Ch.33 "Post-9/11") Deployments and AGR orders earn this upgraded GI Bill. SM with 6-16 years of service can transfer educational benefits (TEB) to dependents.

Army Tuition Assistance (TA): Up to \$250/semester hour at any college or university that accepts TA. Create account and more info at: https://www.goarmyed.com/

Minuteman Scholarship for students attending any Army ROTC program. Provides up to \$7,500, either for room & board or for tuition and fees, for up to 4 years. (Total \$30,000.) Also includes a book stipend (calculation based on each school), uniform stipend (about \$300), and a monthly stipend.

Need to pay off existing Federal student loans? See the Incentives section on page 2!

## STATE EDUCATION BENEFITS

Three "service-cancelable loan" scholarship options (your service cancels the loan). More info: https://www.gafutures.org/hope-state-aid-programs/military/
\_\_Georgia Military Scholarship at University of North Georgia (UNG). Covers room & board, tuition, fees, uniforms, and books for up to 4 years at UNG. (Total \$76,000.)
\_\_State Service Scholarship at Georgia Military College (GMC). Covers room & board, tuition, fees, uniforms, and books for up to 2 years at GMC. (Total \$40,000.)
\_\_Georgia Guard Service Scholarship (GA Guard Service-Cancelable Loan). Covers 100% undergrad. tuition at any GA public college; scaled amount for higher degrees.

Georgia HERO Scholarship. Provides currently-serving GA combat veterans \$2,000/yr for 4 years at any GA public college. Also, for every 6 months of combat deployment, provides \$2,000/yr for each child, max 4 years (even if you are out of service). More info: https://www.gafutures.org/hope-state-aid-programs/scholarships-grants/georgia-hero/

GA public colleges waive mandatory fees for combat vets who deployed to combat zone for a cumulative period of 90 days or more. Also waived for Army TA users.

Need assistance with your civilian education goals? Contact Education Services! Phone: (678) 569-5345 / 5067. Email: ng.ga.gaarng.list.ngga-g1-eso@mail.mil. Website: https://georgiag1.net/soldiers/educationBenefits





## **HEALTH INSURANCE**

TRICARE Reserve Select (TRS) is a premium-based plan available for qualified members of the Selected Reserve and their Families. Current monthly premiums: \$42.83/month (Member Only), \$218.01/month (Member + Family).

More info: https://www.tricare.mil/costs/compare

Check out all of your available benefits: https://myarmybenefits.us.army.mil/

## RETIREMENT

If you complete 20 years of creditable service (20 "good years") toward a non-regular (M-Day) retirement by age 60, you will receive a letter of eligibility ("20-year letter") authorizing you to receive monthly payments that begin at age 60.

The state of Georgia also provides a small pension at age 60 if you complete 15 cumulative years in the GA Guard, the last 10 of which were entirely in the GA Guard. You can start drawing retirement funds early by completing overseas deployments.

Not staying in for 20 years? The Blended Retirement System (BRS) gives you automatic 1% and up to 4% DOD matching contributions to your Thrift Savings Plan (TSP), a defined contribution retirement savings and investment plan that offers savings and tax benefits similar to 401(k) or similar plans offered by private corporations.

INCENTIVES
For current enlisted Soldiers:  If you are duty MOS qualified (DMOSQ), assigned to an eligible unit, and you are otherwise eligible, then you can extend for any 2 of the following 3 choices:  _Reenlistment/Extension Bonus (REB): \$20,000/6yr extension.  ("Lump sum" option available for obligors (serving in initial 8-yr period), if your ETS date is 31Dec19 or earlier!)  (\$4,000/2yr extension cannot be combined with other incentives below.)  _Student Loan Repayment Program (SLRP): Pays 15% of Federal student loans annually for 6 years. (Up to \$7,500/yr cap, including interest.) Payments go to lender.  _GI Bill Kicker: Up to \$350/month (full-time student rate), on top of regular GI Bill pay.
For applicants coming through MEPS:Non-Prior Service (NPSEB): \$20,000/6yr enlistment for critical or low-density MOSs. (Currently: 11B 13B 13F 15P 15T 19D 35M 35N 35P 42R 91P 91S 92F 92R 94A)Prior Service (PSEB): \$20,000/6yr enlistment (DMOSQ).